

# **Employment Benefits**

*Full Time Salaried Employees Only*

July 1, 2015 – June 30, 2016

## **Retirement**

All full-time employees are automatically enrolled in the Virginia Retirement System (VRS) and are vested after 5 full years of covered service. Membership includes Group Life Insurance for the employee, at a regular death benefit of two times annual salary and accidental death benefit at four times annual salary. The employee is required to pay a 5% contribution to the Virginia Retirement System. Employees hired January 2014 or later will be members of the Hybrid Plan with the exception of hazardous duty employees. Hybrid Plan employees will be covered by short and long term disability through the Virginia Local Disability Program administered by VRS.

## **Deferred Compensation Plans**

Deferred compensation plans enable employees to save for retirement on a pre-tax basis with a payroll deduction. For 2015, participants under age 50 may contribute \$18,000 annually; participants age 50 or older may contribute an additional \$6,000. Nelson County offers two 457 plans-- Nationwide Retirement and AIG Retirement.

## **Paid Leave**

Sick: VRS Plan 1 or Plan 2 employees earn 8 hours per month of sick leave and may carry over sick leave from one leave year to the next. Hybrid Plan employees will initially receive an annual allotment of 96 sick leave hours. At hire, this allotment will be pro-rated based on the number of complete pay periods from the date of hire through June 30. Hybrid Plan employees may not carry over sick leave from one leave year to the next due to the short and long term disability benefits provided to these employees.

Annual: Full-time employees earn at the following rates:

Years of Service	Hours Earned Monthly	Maximum Carryover
Less than 5 years	8 hours per month	192 hours
5 – 9 years	12 hours per month	288 hours
10 or more years	16 hours per month	384 hours

Holidays :

New Year's Day (January 1)  
 Lee/Jackson Day (the Friday preceding third Monday in January)  
 Martin Luther King, Jr. Day (the third Monday in January)  
 George Washington Day (the third Monday in February)  
 Memorial Day (last Monday in May)  
 Independence Day (July 4)  
 Labor Day (first Monday in September)  
 Columbus Day (the second Monday in October)  
 Veterans Day (the 11<sup>th</sup> day of November)  
 Thanksgiving Day (fourth Thursday in November)  
 Day after Thanksgiving  
 Christmas Day (December 25)

**Anthem Health Insurance -**

Medical and dental insurance is available through Anthem Blue Cross Blue Shield. Employees can choose from two plans; Anthem Key Advantage 250 and Anthem Key Advantage Expanded. Both plans have comprehensive and preventive dental options. The County currently contributes at least \$6,960 per full-time employee per plan year; the employee pays the remainder of the premium. Employee plus one (minor or spouse) and employee family coverage are also available at additional costs.

<b>Key Adv 250 Comp. Dental</b>	Monthly	Monthly			<b>Key Adv Exp Comp. Dental</b>	Monthly	Monthly	
<b>Type</b>	<b>Employee</b>	<b>County</b>	<b>Total</b>		<b>Type</b>	<b>Employee</b>	<b>County</b>	<b>Total</b>
<b>Individual</b>	0.00	593.00	<b>593.00</b>		<b>Individual</b>	57.00	593.00	<b>650.00</b>
<b>Dual</b>	350.00	747.00	<b>1097.00</b>		<b>Dual</b>	456.00	747.00	<b>1203.00</b>
<b>Family</b>	700.00	901.00	<b>1601.00</b>		<b>Family</b>	854.00	901.00	<b>1755.00</b>

Key Adv 250 Prev. Dental	Monthly	Monthly			Key Adv Exp Prev. Dental	Monthly	Monthly	
Type	Employee	County	Total		Type	Employee	County	Total
Individual	0.00	580.00	580.00		Individual	44.00	593.00	637.00
Dual	326.00	747.00	1073.00		Dual	431.00	747.00	1178.00
Family	665.00	901.00	1566.00		Family	819.00	901.00	1720.00

## **Other Benefits**

### **Employee Assistance Program**

As part of the health insurance program, you and your immediate family members have access to an Employee Assistance Program (EAP). This service is free for up to four visits and available 24 hours a day, 365 days a year. Whether you're having relationship problems, feeling work-related stress or need assistance with a financial problem, your EAP can help.

### **Optional Life Insurance**

Additional life insurance may be purchased through Minnesota Life. You can select coverage on yourself for an additional one, two, three or four times your salary up to a maximum of \$600,000. Your spouse can apply for half of the amount of your coverage, up to a maximum of \$300,000. Children are covered up to \$30,000 based on the employee's selection of coverage. Premium rates are determined by employee's salary, age of employee or spouse, and cost per unit of insurance for the age bracket of the insured.

### **Supplement Insurance**

Cancer/Accident/Intensive Care/Disability insurance is available through AFLAC for employee only or family coverage. Some of these benefits may be received on a pre-tax basis through payroll deduction.

**Flexible Spending Program**

A Flexible Spending Program allows County employees to take a voluntary salary reduction and then use those pre-tax dollars to pay for medical and dependent care expenses. This program is available through AFLAC.

**Virginia Trailways Federal Credit Union**

Employees may elect membership in the Virginia Federal Trailways Credit Union. A variety of services are offered, including but not limited to: savings plans, checking accounts, loan services and other discounts. Contributions to accounts may be payroll deducted.

**Genworth Financial Long Term Care Insurance**

Long Term Care Insurance is available through Genworth Financial. Long Term Care Insurance can give you the flexibility to receive care in the comfort and familiarity of your home or community.